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January 7, 2021  
Via Facsimile (601) 981-1690

Attention: Barbara Sanders, Claims Manager  
Southern Farm Bureau Life Insurance Company  
P.O. Box 78  
Jackson, MS 39205

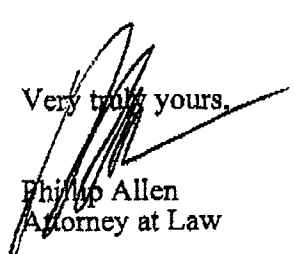
Re: My Client: T. J. Jeffers  
DOL: December 18, 2020  
Your Insured: Stephanie Anne Sanderlin  
Policy Number 014103707L/Claim Number L149528

Dear Ms. Sanders:

I am in receipt of your letter dated December 20, 2020. Please be advised that we are making an adverse claim for benefits as Mr. Jeffers was advised that he was the owner of the policy. We are disputing that Ms. Sanderlin was not in her right frame of mind when she changed the beneficiary form.

I will look forward to hearing from you.

Very truly yours,

  
Phillip Allen  
Attorney at Law

PA/ac

**EXHIBIT H**